

**Amendments to the Claims:**

This listing of claims replaces all prior listings of claims:

**Listing of Claims**

Claims 1-106 (canceled).

107. (Currently Amended) A method for developing rules using a decision engine, the method being implemented by one or more data processors and comprising:

converting, by at least one data processor, model files into data with a model editor component;

organizing, by at least one data processor, the data according to hierarchical structures;

importing, by at least one data processor, the data into a designer component;

defining, by at least one data processor, projects with workflow functional components, the workflow functional components being reusable within a project and defining a process or action to be carried out and comprising:

expression sequences that assign values to local fields and provide means for modifying local field values,

segmentation trees each having decisioning branches with leaf nodes, and

workflow lists that identify a set of steps to be processed during runtime execution, the workflow lists comprising a plurality of list items pointing to a particular workflow functional component;

assigning, by at least one data processor, values to local fields and modifying local field values with the expression sequences;

creating, by at least one data processor, project workflow with the segmentation trees;

identifying, by at least one data processor, a set of steps that are processed during runtime execution with the workflow lists;

designing, by at least one data processor, rules;

generating, by at least one data processor, rules, models, and strategies with graphical user interfaces;

producing, by at least one data processor, a predictive score at runtime for a given transaction with the models;

testing, by at least one data processor, the rules by tracking statistics on which rules, models, and strategies were used and how many times; and

modifying the rules, models, and strategies based on the testing.

108. (New) A method for developing rules using a decision engine, the method being implemented by one or more data processors and comprising:

converting, by at least one data processor, model files into data with a model editor component;

organizing, by at least one data processor, the data according to hierarchical structures;

importing, by at least one data processor, the data into a designer component;

defining, by at least one data processor, projects with workflow functional components, the workflow functional components being reusable within a project and defining a process or action to be carried out and consisting essentially of:

expression sequences that assign values to local fields and provide means for modifying local field values,

segmentation trees each having decisioning branches with leaf nodes, and

workflow lists that identify a set of steps to be processed during runtime execution, the workflow lists being references by a segmentation tree leaf node and comprising a plurality of list items pointing to a particular workflow functional component;

assigning, by at least one data processor, values to local fields and modifying local field values with the expression sequences;

creating, by at least one data processor, project workflow with the segmentation trees;

identifying, by at least one data processor, a set of steps that are processed during runtime execution with the workflow lists;

designing, by at least one data processor, rules;

generating, by at least one data processor, rules, models, and strategies with graphical user interfaces;

producing, by at least one data processor, a predictive score at runtime for a given transaction with the models;

testing, by at least one data processor, the rules by tracking statistics on which rules, models, and strategies were used and how many times; and

modifying the rules, models, and strategies based on the testing.